

From: "Mensik.Scott" <Scott.Mensik@IGT.com> on 10/01/2007 04:55:03 PM

Subject: Truth in Lending

I am glad the feds are stepping and doing something for the people that can afford it the least.

I am not one of these, thankfully!!

I carry no balance; pay my cards on-time and full payment.

Something else they should add; I was just at the airport and Southwest Airlines said sign-up today and get 8 free credits and a free gift.

Other airlines offer the same type of scam!!

If you turn it over and read the fine print it states that you will be charged a yearly fee for this credit card.

So those "free" gifts are not free!!!!

That needs to be changed.

And credit cards charge you 9.9% or even higher when you carry a balance.

Well what about if I pay more than I owe; will they give me 9.9% interest?!

If they are going to charge you a "high" rate then I should get paid a "high" rate for paying on-time or even more than I owe.

And we should be allowed to write off the interest on our credit cards on our federal taxes.

Years ago we could but that was changed.

Thank you.

Scott C. Mensik

SR. System Account

Representative

scott.mensik@igt.com

Office: 702-914-5569